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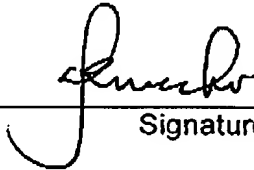
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1. Amendment (14 pages)

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Application Ser. No. 09/498,944

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Warnock et al

**Docket No.:** EBRY0001

**Serial No:** 09/498,944

**Art Unit:** 3621

**Filed:** February 4, 2000

**Examiner:** Nancy Le

**Title:** Method and Apparatus for Improved Information Transactions

**Date:** 22 November 2005

Commissioner for Patents  
Mail Stop - Amendment  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO OFFICE ACTION**

Sir:

This is in response to the Office Action, dated 23 September 2005, for the above-identified patent application. A list of replacement claims is enclosed herein.

**Remarks** begins on page 2 of this paper.

**Replacement Claims** begins on page 3 of this paper.

Applicant does not believe that filing of this response will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862.